

February 12, 2019

The Honorable Kathy Castor
U.S. House of Representatives
Washington, DC 20515

Dear Representative Castor:

I am writing to express the American Lung Association's support for your legislation, HR 1010, "To provide that the rule entitled "Short-Term, Limited Duration Insurance" shall have no force or effect." Your legislation will ensure patients are protected from short-term limited duration plans by rescinding the Administration's 2018 final short-term limited duration rule.

This final short-term limited duration rule will mean that people living with a lung disease such as asthma, lung cancer or COPD will be harmed. Current lung disease patients, including kids with asthma, lung cancer survivors and patients with COPD, would be rejected for coverage by one of these plans. For individuals who buy a short-term plan and then receive a new lung disease diagnosis, coverage for their disease could be rescinded, leaving them without any coverage options until the open enrollment period for the ACA's individual marketplaces comes around. Additionally, short-term plans do not have any requirements on the services they are required to provide and therefore do not offer the services that lung disease patients need, such as preventive services like lung cancer screening and tobacco cessation or prescription medications that patients need to stay healthy and manage their conditions.

These plans will also segment the market. In the proposed rule, the Departments acknowledged younger, healthier individuals will likely choose these plans, dividing the individual marketplace risk pool. This will result in a spike in premiums for comprehensive plans sold in the marketplace and potentially lead issuers to leave the market. The marketplace plans, which offer comprehensive coverage, are the only ones that will cover the treatments and services that lung disease patients need.

We applaud you for your commitment to ensuring that patients are protected and that they can have access for quality and affordable healthcare coverage. We look forward to working with you to ensure that your legislation becomes law.

Sincerely,



Deborah P. Brown
Chief Mission Officer

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